EXHIBIT A

Pressler and Pressler, LLP 7 Entin Rd.
Parsippany, NJ 07054-5020 1-973-753-5100
Attorney for Plaintiff File # J93075
MIDLAND FUNDING LLC

Plaintiff

VS.

PAULA JENSEN

Defendant(s)

SUPERIOR COURT OF NEW JERSEY
Law Division
WARREN Special Civil Part
Docket # DC-003230-11

Civil Action
COMPLAINT
(Contract)

Plaintiff having a principal place of business at: 8875 AERO DRIVE SUITE 200 SAN DIEGO, CA 92123 says:

1. It is now the owner of the defendant(s) BANK OF AMERICA account number 5490354721038864 which is now in default. There is due the plaintiff from the defendant(s) PAULA JENSEN the sum of \$5,200.90 plus interest from 01/30/2008 to 12/08/2011 in the amount of \$574.08 for a total of \$5,774.98.

WHEREFORE, plaintiff demands judgment for the sum of \$5,774.98 plus accruing interest to the date of judgment plus costs.

I certify that the matter in controversy is not the subject of any other court action or arbitration proceeding, now pending or contemplated, and that no other parties should be joined in this action.

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b).

PRESSLER and PRESSLER, LLP Attorneys for Plaintiff(s) By: S/Ralph Gulko

Ralph Gulko

EXHIBIT B

P O BOX 900

BELVIDERE NJ 07823-1500

(908) 475-6140

CV0285 : FEBRUARY 27, 2012

CASE NUMBER:

WRN DC-003230-11

CREDITOR(S): MIDLAND FUNDING L:

DEBTORS(S): JENSEN P : RALPH GULKO

VJ NUMBER: 000429-12 : PRESSLER & PRESSLER

EFFECTIVE DATE: 02/22/2012 : 7 ENTIN RD

AMOUNT: \$ 5778.25 :

COST: 57.00 : PARSIPPANY NJ

ATTORNEY FEE: 130.57 :

OTHER COST: 0.00 : 07054 OTHER COST: 0.00 : CREDITS: 0.00 :

JUDGMENT TOTAL: \$ 5965.82

07054-5020

EXHIBIT C

PRESSLER and PRESSLER, LLP COUNSELLORS AT LAW 7 Entin Rd. Parsippany, NJ 07054-5020 1-973-753-5100 Ext 5106

P&P# J93075

IMPORTANT NOTICE - PLEASE READ CAREFULLY

INFORMATION SUBPOENA AND WRITTEN QUESTIONS

FAILURE TO COMPLY WITH THIS INFORMATION SUBPOENA MAY RESULT IN YOUR ARREST AND INCARCERATION

MIDLAND FUNDING LLC

Plaintiff(s)

SUPERIOR COURT OF NEW JERSEY

LAW DIVISION
WARREN County
DOCKET NO. DJ-075397-12

-vs-

Civil Action

PAULA JENSEN

INFORMATION SUBPOENA

Defendant(s)

THE STATE OF NEW JERSEY, to: PAULA JENSEN

JUDGMENT has been entered against you in the Superior Court of New Jersey, Law Division, WARREN County, on April 9, 2012, in the amount of \$5,978.03 plus costs, of which \$5,839.81 together with interest from April 9, 2012, remains due and unpaid.

Attached to this Information Subpoena is a list of questions that court rules require you to answer within 14 days from the date you receive this subpoena. If you do not answer the attached questions within the time required, the opposing party may ask the court to conduct a hearing in order to determine if you should be held in contempt. You will be compelled to appear at the hearing and explain your reasons for your failure to answer.

If this judgment has resulted from a default, you may have the right to have this default judgment vacated by making an appropriate motion to the court. Contact an attorney or the clerk of the court for information on making such a motion. Even if you dispute the judgment you must answer all of the attached questions.

You must answer each question giving complete answers, attaching additional pages if necessary. False or misleading answers may subject you to punishment by the court. However, you need not provide information concerning the income and assets of others living in your household unless you have a financial interest in the assets or income. Be sure to sign and date your answers and return them to the address in the upper left hand corner within 14 days.

Dated: 12/12/12

s/Joanne L. D'Aurizio

Joanne L. D'Aurizio Attorney for Plaintiff

s/TERRANCE D LEE TERRANCE D LEE Clerk

PAULA JENSEN 122 SILVER LAKE RD BLAIRSTOWN, NJ 078254124

Case 2:13-cv-01712-SDW-MCA Document 19-2 Filed 09/03/13 Page 7 of 35 PageID: 103

1.	Court Docket #_DJ-075397-12		(f) Balance due on mortgage
2.	Address		
3.	Birthdate//	14.	Does the present value of your personal property, which includes automobiles,
4.	Social Security #		furniture, appliances, stocks, bonds, and cash on hand exceed \$1,000?
5.	Driver's License #Exp Date		Yes [] No[] If the answer is "yes", you must itemize all personal property
6.	Telephone Number ()		owned by you. Cash on Hand: \$
7.	Full name & address of your employer		Other personal property: (Set forth make, model and serial number. If financed,
			give name and address of party to whom payments are made.)
	(a) Your weekly salary: Gross Net		
	(b) If not presently employed, name & address of last employer		If Financed
	(2, 22 100 }2220102, 0.02200, 0.000 2 2000000 02 2000 0.0220, 0.0200		Date Purchase Balance Still Present
8.	Is there currently a wage execution on your salary?		Item Purchased Price Due Value
٥.			rtem Purchased Fire Due Value
	YesNo		
9.	List the names, addressess and account numbers of all bank accounts on		
	which your name appears.		
	Bank Address Acct#		
10.	If you receive money from any of the following sources, list the amount,		
	how often, and the name and address of the source:		
	Type Amount & Frequency Name & Addr of Source	15.	Do you own a motor vehicle?
	Alimony		Yes No If yes, state the following for each motor vehicle owned.
	Loan Pymts		(a) Make, model and year of motor vehicle
	Rental Income		(b) If there is a lien on the vehicle, state the name and address of the
	Pension		lienholder and the amount due to the lienholder
	Bank Interest		
	Stock Dividends		(c) License plate #
	Other		(d) Vehicle indentification #
11.	Do you receive any of the following, which are exempt from levy? Any levy	16.	Do you own a business?
	on disclosed exempt funds may result in monetary penalties including		Yes No If yes, state the following:
	reimbursement of the debtor's out-of-pocket expenses.		(a) Name and address of business
	Social Security Benefits Yes Amount Per Month No		
	SSI Benefits Yes Amount Per Month No		(b) Is the business a corporation Sole Proprietorship Partnership ?
	Welfare Benefits Yes Amount Per Month No		(c) The name and address of all stockholders, officers and/or partners
	VA Benefits Yes Amount Per Month No		(e) and name and address of all socionistics, called and, or parameter
	Unemployment Benefits Yes Amount Per Month No		
			
	Worker's Compensation Benefits Yes Amount Per Month No		(d) The amount of income received by you from the business during the last 12 month
	Child Support Benefits Yes Amount Per Month No		
	Attach copies of the three most recent bank statements for each account	17.	Set forth all other judgments that you are aware of that have been entered against
	listed in question 9 that contain funds from these sources.		you and include:
2.	Do you own the property where you reside?		
	YesNo If yes, state the following:		Creditor's Creditor's Amount Name of Docket #
	(a) Name of the owners		Name Attorney Due Court
	(b) Date property was purchased(c) Purchase price		
	(d) Name and address of mortgage holder		
	(e) Balance due on mortgage		
3.	Do you own any other real estate?		
•	YesNo If yes, state the following for each property		
	(a) Address of property	Ψ.	hereby certify that the foregoing statements made by me are true. I am aware that if
	(b) Date property was purchased(c) Purchase price	01	f the foregoing statements made by me are willfully false, I am subject to punishment
	(d) Name and address of all owners		
	(e) Name and address of mortgage holders	Dat	te:
			Signature

EXHIBIT D

APPENDIX XI-L. INFORMATION SUBPOENA AND WRITTEN QUESTIONS

IMPORTANT NOTICE--PLEASE READ CAREFULLY

FAILURE TO COMPLY WITH THIS INFORMATION SUBPOENA MAY RESULT IN YOUR ARREST AND INCARCERATION

NAME:		SUPERIOR COURT OF NEW JERSEY
ADDRESS:		LAW DIVISION: SPECIAL CIVIL PART
TELEPHONE NO.: Attorneys for:		DOCKET NO.
	Plaintiff	CIVIL ACTION INFORMATION SUBPOENA
-VS-		
	Defendant	
THE STATE OF NEW	JERSEY, to:	
Civil Part, C	County, on, 2	he Superior Court of New Jersey, Law Division, Special 20, in the amount of \$ plus costs, of which, 20, remains due and unpaid.
within 14 days from the within the time requir	ne date you receive this red, the opposing part ld be held in contemp	list of questions that court rules require you to answer subpoena. If you do not answer the attached questions y may ask the court to conduct a hearing in order to t. You will be compelled to appear at the hearing and er.
vacated by making an	appropriate motion to king such a motion. E	t, you may have the right to have this default judgment the court. Contact an attorney or the clerk of the court even if you dispute the judgment you must answer all or
False or misleading an provide information co	nswers may subject you oncerning the income a st in the assets or income.	inplete answers, attaching additional pages if necessary ou to punishment by the court. However, you need not and assets of others living in your household unless you ome. Be sure to sign and date your answers and return ner within 14 days.
Dated:, 20		
Attorney for		Clerk

QUESTIONS FOR INDIVIDUALS

1.	Full name						
	Address						
3.	Birthdate						
4.	Social Security #						
5.	Driver's license # and expiration date						
6.	Telephone #						
7.	Full name and address of your employer						
	(a) Your weekly salary: Gross Net(b) If not presently employed, name and address of last employer						
8.	Is there currently a wage execution on your salary? Yes No						
9.	List the names, addresses and account numbers of all bank accounts on which your name appears.						
10.	If you receive money from any of the following sources, list the amount, how often, and the name and address of the source:						
	Type Alimony Loan Payments Rental Income Pensions Bank Interest Stock Dividends Other						

11. Do you receive any of the following, which are exempt from levy? Any levy on

	disclosed exempt funds may resurble debtor's out-of-pocket expens		noneta	ry penalties including r	eimbursen	nent of
Ş	Social Security benefits	Yes		Amount per month	No	
S	S.S.I. benefits	Yes		Amount per month	No	
7	Welfare benefits	Yes		Amount per month	No	
•	V.A. benefits	Yes		Amount per month	No	
Ţ	Unemployment benefits	Yes		Amount per month	No	
7	Workers' compensation benefits	Yes		Amount per month	No	
(Child support payments	Yes		Amount per month	No	_
(a) (b) (c) (d)	Attach copies of the three most Question 9 that contains funds from the property where you was purchased on the property was p	om the	side? ving:	irces.		
(a)	<u> </u>	follow				
(e)			er			
(f)	•					
(g)	Names and address of all tena tenant				1	

14.	aut	Does the present value of your personal property, which includes automobiles, furniture, appliances, stocks, bonds, and cash on hand, exceed \$1,000?									
		Yes No If the answer is "yes," you must itemize all personal property owned by you.									
	Ca	ash on hand	: \$								
		-	al property: (Set forth as name and address of								
	Ite	<u>m</u>	Date Purchased	Purchase Price	If Financed Balance Still Due	Present <u>Value</u>					
	Ye	es No _	motor vehicle? If yes, state the foldel and year of motor very	_							
	(b)	If there is a lien on the vehicle, state the name and address of the lienholder and the amount due to the lienholder									
	(c)	License pla	ate #								
	(d)	Vehicle id	entification #								
	Ye		business? If yes, state the fol address of the busines	_							
		or partners	ness a Corporation		_						
	(c)	The name and address of all stockholders, officers and/or partners									
	(d)		nt of income received to months								
17.			ther judgments that you tyou and include:	u are aware of that ha	ve been						
	Cre	editor's	Creditor's	Amount	Name of	.					
	<u>N</u>	<u>ame</u>	<u>Attorney</u>	<u>Due</u>	<u>Court</u>	Docket #					

I hereby certify that the foregoing statements made by me are true. I am aware that if any

te:
QUESTIONS FOR BUSINESS ENTITY
Name of business including all trade names
Addresses of all business locations.
If the judgment-debtor is a corporation, the names and addresses of all stockholders, officers and directors.
If a partnership, list the names and addresses of all partners.
If a limited partnership, list the names and addresses of all general partners.
Set forth in detail the name, address and telephone number of all businesses in which the principals of the judgment-debtor now have an interest and set forth the nature of the interest.
For all bank accounts of the judgment-debtor business entity, list the name of the bank, the bank's address, the account number and the name in which the account is held.
Specifically state the present location of all books and records of the business, including checkbooks.

prepare, maintain and/or control the business records and checkbooks.	
O. List all physical assets of the business and their location. If any asset is subject to a lien, state the name and address of the lienholder and the amount due on the lien.	
1. Does the business own any real estate? Yes No	
If yes, state the following for each property:	
(a) Name(s) in which property is owned	
(b) Address of property	
(c) Date property was purchased	
(d) Purchase price	
(f) Balance due on mortgage	
(g) The names and addresses of all tenants and monthly rentals paid by each tenant.	
NAME AND ADDRESS OF TENANT MONTHLY RENTAL	,
2. List all motor vehicles owned by the business, stating the following for	
each vehicle:	
(a) Make, model and year	
(b) License plate number	
(c) Vehicle identification number	
(d) If there is a lien on the vehicle, the name and address of the	
lienholder and the amount due on the lien	
3. List all accounts receivable due to the business, stating the name,	
address and amount due on each receivable.	
NAME AND ADDRESS AMOUNT DUE	
4. For any transfer of business assets that has occurred within six months	
from the date of this subpoena, specifically identify:	
(a) The nature of the asset	
(b) The date of transfer	
(c) Name and address of the person to whom the asset was transferred	
(d) The consideration paid for the asset and the form in which it was paid (check, cash, etc.)	

(e) Explain in detail what happened to the consideration paid for the asset
15. If the business is alleged to be no longer active, set forth: (a) The date of cessation
(b) All assets as of the date of cessation
(c) The present location of those assets
(d) If the assets were sold or transferred, set forth:
(1) The nature of the assets
(2) Date of transfer
(3) Name and address of the person to whom the assets were transferred
(4) The consideration paid for the assets and the form in which it was paid
(5) Explain in detail what happened to the consideration paid for the assets
16. Set forth all other judgments that you are aware of that have been entered against the business and include the following:
Creditor's Creditor's Amount Due Name of Docket Name Attorney Court Number
17. For all litigation in which the business is presently involved, state: (a) Date litigation commenced (b) Name of party who started the litigation
(c) Nature of the action
(d) Names of all parties and the names, addresses and telephone numbers of their attorneys
(e) Trial date
18. State the name, address and position of the person answering these questions.

I hereby certify that the foregoing statements made by me are true. I am aware
that if any of the foregoing statements made by me are willfully false, I am
subject to punishment.

Date:	
Date.	

[Note: Former Appendix XI-K adopted June 29, 1990, effective September 4, 1990; amended July 14, 1992, effective September 1, 1992; redesignated as Appendix XI-L and amended July 13, 1994, effective September 1, 1994; amended July 28, 2004 to be effective September 1, 2004.]

EXHIBIT E

Paula Jensen 122 Silver Lake Road Blairstown, NJ 07825

Via Certified Mail: Pressler and Pressler, LLP 7 Entin Road Parsippany, NJ 07504-5020

RE: Warren County Docket DJ-075397-12 Original DC 3230-11

January 15, 2013

Gentlemen,

I received the enclosed information subpoena sent to me by certified mail and cover letter. As per the Fair Debt Collection Practices Act (FDCPA), which affords me the right to dispute your claims, I am now pursuing an answer and motion to vacate this matter before the court.

The letter advised me to contact the county clerk, Terrance Lee, with any questions. He was noted as a co-sender, along with an attorney from your firm. I was very surprised as he is a personal friend and know he is no longer employed in this capacity. Warren County Court since verified that Mr. Lee retired over six years ago. This indicates that this is a fraudulent document created and generated by your law firm - not the court. This is in violation of the FDCPA, as is the threatening verbiage, "failure to comply with this information subpoena may result in your arrest and incarceration" in same correspondence. A complaint has been filed with the FTC for this offense, reference #42854805.

I also spoke with a paralegal, Jason, at your establishment and inquired as to obtaining a copy of the original agreement for credit associated with my Bank of America account. He was unaware one existed. Both facts enforce the questionable nature of your dealings.

Regretfully, I am remiss in not being as proactive before the judgment was made for the original docket DC 3230-11, which resulted in a monthly payment arrangement; assuming you were legitimate was my error. After missing one payment, I attempted to catch up with a duplicate payment that you accepted but then refused to continue the arrangement. This inflexibility also reflects on your intent to collect this debt regardless of circumstances. The following page outlines other surreptitious dealings of your firm as provided by an independent source.

By way of discovery, please produce any documents that substantiate ownership of my debt. These include the original signed contract and title of ownership.

Sincerely,

Paula lenser

Att: Request for/and information subpoena, P&P #J93075, from Pressler and Pressler via certified mail-

cc: Superior Court of NJ, Law Division, Warren County 413 Second Street, Belvidere, NJ 07823

EXHIBIT F

UNITED STATES DISTRICT COURT DISTRICT OF NEW JERSEY

Paula Jensen, on behalf of herself and all others similarly situated,	Civil Action No.:
Plaintiff, :	
v. :	
Pressler & Pressler, LLP; Midland Funding : LLC; and Does 1-100, :	DEMAND FOR JURY TRIAL
Defendants. :	
:	

CLASS ACTION COMPLAINT

Plaintiff, Paula Jensen, by and through her undersigned counsel, pleading on her own behalf and on behalf of all others similarly situated, states as follows:

INTRODUCTION

- 1. Plaintiff, Paula Jensen ("Plaintiff"), brings this class action for damages seeking redress for the unlawful and fraudulent debt collection practices of Defendants, Pressler & Pressler, LLP, Midland Funding LLC, and Does 1-100.
- 2. On behalf of its clients, Midland Funding and Does 1-100, Pressler & Pressler transmits information subpoenas purporting to be signed by Clerk Terrance D. Lee. The Information Subpoena threatens contempt proceedings for failure to answer. A true and correct copy of the Information Subpoena is attached hereto as Exhibit A and is reproduced below.

PRESSLER and PRESSLER, LLP COUNSELLORS AT LAW 7 Entin Rd. Parsippany, NJ 1-973-753-5100 NJ 07054-5020 Ext 5106

P&P# J93075

IMPORTANT NOTICE - PLEASE READ CAREFULLY

INFORMATION SUBPOENA AND WRITTEN QUESTIONS

FAILURE TO COMPLY WITH THIS INFORMATION SUBPOENA MAY RESULT IN YOUR ARREST AND INCARCERATION

MIDLAND FUNDING LLC

Plaintiff(s)

SUPERIOR COURT OF NEW JERSEY LAW DIVISION WARREN County DOCKET NO. DJ-075397-12

- VS -

PAULA JENSEN

Civil Action

Defendant(s)

INFORMATION SUBPOENA

THE STATE OF NEW JERSEY, to: PAULA JENSEN

JUDGMENT has been entered against you in the Superior Court of New Jersey, Law Division, WARREN County, on April 9, 2012, in the amount of \$5,978.03 plus costs, of which \$5,839.81 together with interest from April 9, 2012, remains due and unpaid.

Attached to this Information Subpoena is a list of questions that court rules require you to answer within 14 days from the date you receive this subpoena. If you do not answer the attached questions within the time required, the opposing party may ask the court to conduct a hearing in order to determine if you should be held in contempt. You will be compelled to appear at the hearing and explain your reasons for your failure to answer.

If this judgment has resulted from a default, you may have the right to have this default judgment vacated by making an appropriate motion to the court. Contact an attorney or the clerk of the court for information on making such a motion. Even if you dispute the judgment you must answer all of the attached questions.

You must answer each question giving complete answers, attaching additional pages if necessary. False or misleading answers may subject you to punishment by the court. However, you need not provide information concerning the income and assets of others living in your household unless you have a financial interest in the assets or income. Be sure to sign and date your answers and return them to the address in the upper left hand corner within 14 days.

Dated: 12/12/12 s/Joanne L. D'Aurizio Joanne L. D'Aurizio Attorney for Plaintiff

TERRANCE

- 3. In fact, the "Clerk", Terrance D. Lee, has been retired for six years. In addition, Mr. Lee's position was Warren County Clerk, an elected position completely unrelated to the position of the Superior Court Clerk, whose signature ought to appear on the Information Subpoena.
- 4. Neither Mr. Lee nor anyone on his behalf approved the use of his name as "Clerk" on fraudulent information subpoenas served on unsuspecting recipients by Defendants under the color of law. Nonetheless, Pressler & Pressler continues to use Mr. Lee's signature to perpetrate its fraudulent scheme.
- 5. Midland Funding and Does 1-100, who are themselves "debt collectors", are vicariously liable for the actions of Pressler & Pressler. *Pollice v. National Tax Funding, L.P.* 225 F.3d 379 (3d Cir. 2000).

JURISDICTION

- 6. This Court has federal question jurisdiction over this matter pursuant to 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331, as the claims alleged against Defendants arise under the FDCPA.
- 7. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b) because Plaintiff resides in this District, Defendants regularly transact business in this District, and a substantial portion of the acts giving rise to the action occurred in this District.

PARTIES

- 8. Plaintiff is an adult individual residing in Blairstown, New Jersey, and is a "consumer" as that term is defined by 15 U.S.C. § 1692a(3).
- 9. Defendant Pressler & Pressler, LLP ("Pressler") is a New Jersey business entity with its principal place of business at 7 Entin Rd, Parsippany, New Jersey.
- 10. Defendant Midland Funding LLC ("Midland", or collectively with Pressler, the "Defendants") is a Delaware business entity with its principal place of business at 3111 Camino Del Rio North, Ste 1300, San Diego, California.
- 11. Does 1-100 are debt collectors on whose behalf Pressler collects (the "Doe Defendants"). One or more of the Doe Defendants will be joined as parties once their identities are disclosed through discovery.
- 12. All Defendants are engaged in the business of collecting or attempting to collect, directly or indirectly, consumer debt owed or due, or asserted to be owed or due, another as one of their principal areas of business. As such, Defendants are each "debt collectors" within the meaning of 15 U.S.C. § 1692a(6).

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 13. Plaintiff allegedly incurred a financial obligation (the "Debt") to a Creditor (the "Creditor").
- 14. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes, which meets the definition of a "debt" as defined by 15 U.S.C. § 1692a(5).
 - 15. Upon information and belief, the Debt was purchased by or assigned to Midland.
 - 16. Thereafter, at Midland's direction and on Midland's behalf, Pressler attempted to collect the

Debt.

17. Defendants attempted to collect the Debt and, as such, engaged in "communications" as defined by 15 U.S.C. § 1692a(2).

B. The Judgment

- 18. In or around 2011, Pressler, at Midland's direction, brought a suit against Plaintiff in New Jersey Superior Court in an attempt to collect the Debt.
- 19. On or about April 9, 2012, Defendants obtained a default judgment against Plaintiff in the amount of \$5,978.03.

C. The Information Subpoena

- 20. In December 2012, Plaintiff received an information subpoena dated December 12, 2012 (the "Information Subpoena") from Pressler.
 - 21. The Information Subpoena is a form document created by Pressler from a template.
 - 22. Pressler sent the Information Subpoena to Plaintiff on Midland's behalf.
 - 23. The Information Subpoena provides, in pertinent part:

FAILURE TO COMPLY WITH THIS INFORMATION SUBPOENA MAY RESULT IN YOUR ARREST AND INCARCERATION

Attached to this Information Subpoena is a list of questions that court rules require you to answer within 14 days from the date you receive this subpoena. If you do not answer the attached questions within the time required, the opposing party may ask the court to conduct a hearing in order to determine if you should be held in contempt. You will be compelled to appear at the hearing and explain your reasons for your failure to answer.

- 24. The Information Subpoena is electronically signed by one of Pressler's attorneys, Joanne L. D'Aurizio. The Information Subpoena also purports to bear the electronic signature of Terrance D. Lee, as Clerk on behalf of the Court.
 - 25. Mr. Lee has been retired for six years.
- 26. In addition, Mr. Lee was never a Superior Court Clerk, but rather Warren County Clerk, an elected position completely unrelated to the position of Superior Court Clerk.

- 27. As Warren County Clerk, Mr. Lee did not have to ability to issue or authorize the Information Subpoena.
- 28. Mr. Lee did not authorize or approve the Information Subpoena, and he never had the ability to issue or authorize it.
- 29. Mr. Lee's name and signature were disseminated to unsuspecting consumers and third parties without his knowledge or consent.
- 30. Upon information and belief, Pressler falsely signs information subpoenas for Mr. Lee on a regular and consistent basis when collecting debts for Midland and the Doe Defendants.

CLASS ACTION ALLEGATIONS

A. The Class

- 31. Plaintiff brings this case as a class action pursuant to Rule 23 of the Federal Rules of Civil Procedure on behalf of herself and all others similarly situated.
 - 32. Plaintiff's proposed Class is as follows:

All persons in the State of New Jersey to whom or on whose accounts Defendants sent an information subpoena bearing the name Terrance D. Lee which is substantially similar to the Information Subpoena.

33. Excluded from these definitions are (a) defendant, its corporate parents, subsidiaries, and affiliates, or any person controlled or controlling such excluded persons, including their legal representatives, heirs, successors and assigns; (b) all persons whose claims arose outside the applicable statute of limitations; and (c) any person whose debt was a 'business debt' as defined by the FDCPA.

B. Numerosity

- 34. Upon information and belief, Pressler, acting on behalf of its debt collector clients, has sent materially identical or substantially similar information subpoenas to hundreds of consumers throughout the New Jersey. The members of the Class, therefore, are believed to be so numerous that joinder of all members is impracticable.
 - 35. The exact number and identities of the Class members are unknown at this time and can only be

Casease 2:02-01/70127\$ D-VS/DMCM CP10 dD ordernt 4.9t-2 Filled 03/03/13 Page 2506 135 Page 4DD 6121

ascertained through discovery. Identification of the Class members is a matter capable of ministerial determination from Pressler's collection records.

C. Common Questions of Law and Fact

- 36. There are common questions of law and fact raised in this Complaint which predominate over any questions affecting only individual Class members.
- 37. The questions of law and fact common to the Class concern whether the Information Subpoena violates the FDCPA, 15 U.S.C. §§ 1692e, e(9) and e(10).
- 38. The following questions of law and fact common to the Class members are ripe for determination:
 - (a) Whether Defendants violated 15 U.S.C. § 1692e(9) by misrepresenting that documents received by Plaintiff and the other members of the Class were authorized by a court;
 - (b) Whether Defendants violated 15 U.S.C. §§ 1692e and e(10) by engaging in false and deceptive debt collection practices; and
 - (c) Whether Defendants engaged in fraud.
- 39. The common questions in this case are capable of having common answers. If Plaintiff's claim that Defendants routinely send information subpoenas identical or substantially similar to the Information Subpoena to consumers is accurate, Plaintiff and the Class will have identical claims capable of being efficiently adjudicated and administered in this case.

D. Typicality

40. Plaintiff's claims are typical of the claims of the Class since each of the claims arises from the same or a substantially similar communication from Pressler.

E. Protecting the Interests of the Class Members

- 41. Plaintiff will fairly and adequately represent Class interests.
- 42. All Class members' claims arise from the very course of conduct and specific activities complained of herein and require application of the same legal principles.

43. Plaintiff has retained counsel experienced in litigating class actions and debt collection abuse claims and who stands ready, willing, and able to represent the Class.

F. Proceeding Via Class Action is Superior and Advisable

- 44. A class action is superior to other available methods for the fair and efficient adjudication of this controversy. Congress specifically provided for the commencement of class actions as a principal means of enforcing the FDCPA in 15 U.S.C. § 1692k.
- 45. Absent a class action, most members of the Class would find the cost of litigating their claims to be prohibitive, and therefore would have no effective remedy at law.
- 46. The members of the Class are generally unsophisticated individuals whose rights will not be vindicated absent a class action.
- 47. The class treatment of common questions of law and fact is also superior to multiple individual actions or piecemeal litigation in that it conserves the resources of both the Court and the litigants, and promotes consistency and efficiency of adjudication.
- 48. Prosecution of separate actions could result in inconsistent or varying adjudications with respect to individual Class members that would establish incompatible standards of conduct for Defendants and other debt collectors. Conversely, adjudications with respect to individual Class members would be dispositive of the interest of all other Class members.
- 49. The amount of money at issue is such that proceeding by way of a class action is the only economical and sensible manner to vindicate the injuries sustained by Plaintiff and the other members of the Class.

COUNT I Violation of the FDCPA, 15 U.S.C. § 1692e(9)

- 50. Plaintiff repeats and realleges the above paragraphs of this Complaint and incorporates them herein by reference.
 - 51. 15 U.S.C. § 1692e(9) of the FDCPA provides, in pertinent part:

A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section . . .

- (9) The use or distribution of any written communication which simulates or is falsely represented to be a document authorized, issued, or approved by any court, official, or agency of the United States or any State, or which creates a false impression as to its source, authorization, or approval.
- 52. The Information Subpoena is falsely represented to be a document authorized, issued, or approved by Terrance D. Lee on behalf of the New Jersey Superior Court.
- 53. The Information Subpoena could not have been and was not authorized, issued or approved by Mr. Lee.
- 54. The foregoing constitutes a violation of 15 U.S.C. § 1692e(9), for which Plaintiff and the Class are entitled to recover damages.

COUNT II Violation of the FDCPA, 15 U.S.C. §§ 1692e and e(10)

- 55. Plaintiff repeats and realleges the above paragraphs of this Complaint and incorporates them herein by reference.
 - 56. 15 U.S.C. § 1692e(10) provides:

A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section . . .

- (10) The use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.
- 57. The Information Subpoena implies to the consumer that it has been reviewed and approved by an officer of a court.
- 58. This is false, in violation of 15 U.S.C. § 1692e and e(10). Plaintiff and the Class are therefore entitled to recover damages.

<u>COUNT III</u> <u>Fraudulent Misrepresentation</u>

- 59. Plaintiff repeats and realleges the above paragraphs of this Complaint and incorporates them herein by reference.
- 60. Pressler misrepresented that the Information Subpoena was signed by Mr. Lee and was approved and authorized by Mr. Lee on behalf of the Superior Court of New Jersey.
- 61. At the time the Information Subpoena was sent, Pressler knew that this misrepresentation was false, as Mr. Lee could not have provided consent for his electronic signature to be used.
- 62. Pressler intended for Plaintiff to rely on its false representation, thereby inducing Plaintiff and other Class members to provide Defendants with the information sought.
- 63. Plaintiff reasonably relied on Pressler's misrepresentation, believing that the Court, not Defendants, was compelling her to provide the requested information to Defendants.
 - 64. In the alternative, reliance here could be presumed and shown on a class-wide basis.
- 65. Plaintiff and the Class members were damaged by Pressler's misrepresentation, in that receiving a purported court document stating that "FAILURE TO COMPLY WITH THIS INFORMATION SUBPOENA MAY RESULT IN YOUR ARREST AND INCARCERATION" caused Plaintiff a great deal of stress and anxiety. *See* Exhibit A.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff asks that this Court enter judgment in her favor and in favor of the members of the Class, and against Defendants, jointly and severally, as follows:

- A) Statutory damages pursuant to 15 U.S.C. § 1692k;
- B) Reasonable attorney's fees, litigation expenses and costs incurred pursuant to 15 U.S.C.§ 1692k(a)(3);
- C) Actual damages;
- D) Punitive damages;
- E) Declaring that the practices of Defendants as detailed herein violate the FDCPA; and

F) Granting such other and further relief this Court deems just and appropriate.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: March 19, 2013

Respectfully submitted,

By: /s/ Sofia Balile
Sofia Balile, Esq.
LEMBERG & ASSOCIATES L.L.C.
1100 Summer Street
Stamford, CT 06905
Telephone: (203) 653-2250

Facsimile: (203) 653-3424 Email: sbalile@lemberglaw.com

Attorneys for Plaintiff

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet.

the civil docket sheet. (SEE INS	STRUCTIONS ON NEXT PAGE	OF THIS FORM.)						
I. (a) PLAINTIFFS				DEFENDANTS				
Paula Jensen				Pressler and Pressler LLP and Midland Funding LLC				
(b) County of Residence of First Listed Plaintiff County of Warren (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant County of Morris (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.				
Sofia Balile, Esq., Lember Third Floor, Stamford, CT			eet,	Attorneys (If Known)				
II. BASIS OF JURISDI	ICTION (Place an "X" i	in One Box Only)	III. CI	TIZENSHIP OF P	RINCIPA	AL PARTIES	(Place an "X" in One Box for Plaintiff)	
☐ 1 U.S. Government Plaintiff	Ճ 3 Federal Question (U.S. Government)	Not a Party)			ГБ DEF 1 □ 1	Incorporated or Pri of Business In This		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenshi	p of Parties in Item III)	Citize	en of Another State	2 🗖 2	Incorporated and P of Business In A		
IN A TELEBE OF CHIEF				en or Subject of a reign Country	3 🗇 3	Foreign Nation	□ 6 □ 6	
IV. NATURE OF SUIT		7/	FC	ORFEITURE/PENALTY	BAN	NKRUPTCY	OTHER STATUTES	
□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment & Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excl. Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	□ 330 Federal Employers' Liability □ 368 Asbestos Personal □ 340 Marine □ 345 Marine Product Liability Liability Liability		Y	5 Drug Related Seizure of Property 21 USC 881 0 Other LABOR 0 Fair Labor Standards Act 0 Labor/Mgmt. Relations 0 Railway Labor Act 1 Family and Medical Leave Act 0 Other Labor Litigation 1 Empl. Ret. Inc. Security Act IMMIGRATION 2 Naturalization Application 3 Habeas Corpus - Alien Detainee (Prisoner Petition) 5 Other Immigration Actions	□ 422 Appeal 28 USC 158 □ 423 Withdrawal		□ 375 False Claims Act □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced and □ Corrupt Organizations 3 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities/ Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information Act □ 896 Arbitration □ 899 Administrative Procedure Act/Review or Appeal of Agency Decision □ 950 Constitutionality of State Statutes	
本 1 Original □ 2 Rea	te Court	Appellate Court	Reor	stated or \Box 3 another sened (specific		☐ 6 Multidistr Litigation		
VI. CAUSE OF ACTIO	DN 15 U.S.C. 1692 Brief description of ca	use:		Do not cite jurisdictional sta	ututes unless d	liversity):		
VII. REQUESTED IN COMPLAINT: Violations of the Fair Debt Collection CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23			N D	Tices Act DEMAND \$ CHECK YES only if demanded in complaint: DURY DEMAND: □ No				
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE			DOCKE	ET NUMBER		
DATE SIGNATURE OF ATTORNEY OF RECORD 03/19/2013 /s/ Sofia Balile				OF RECORD				
FOR OFFICE USE ONLY RECEIPT # AM	MOUNT	APPLYING IFP		JUDGE		MAG. JUI	DGE	

JS 44 Reverse (Rev. 09/11)

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- **IV. Nature of Suit.** Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity**. Example: U.S. Civil Statute: 47 USC 553
 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

AO 440 (Rev. 12/09) Summons in a Civil Action

UNITED STATES DISTRICT COURT

	District of 1	New Jersey
Paula Jensen Plaintiff		
V.		Civil Action No.
Pressler and Pressler LLP; Midland Funding LLC; and Does 1-100, inclusive		
Defendants		
	SUMMONS IN A	CIVIL ACTION
To: (Defendants' name and address)	Pressler and Pressler LLP 7 Entin Road Parsippany, New Jersey 0	
A lawsuit has been fi	led against you.	
days if you are the United St described in Fed. R. Civ. P. 1	ates or a United States ager (2 (a)(2) or (3) — you must Rule 12 of the Federal Rule	you (not counting the day you received it) — or 60 acy, or an officer or employee of the United States a serve on the plaintiff an answer to the attached es of Civil Procedure. The answer or motion must be and address are:
	LEMBERG 1100 Summ Stamford, C	
If you fail to respond complaint. You also must file		be entered against you for the relief demanded in the th the court.
		CLERK OF COURT
Date:		
		Signature of Clerk or Deputy Clerk

AO 440 (Rev. 12/09) Summons in a Civil Action (Page 2)

Civil Action No.

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

	This summons for (name	ne of individual and title, if any)					
was re	ceived by me on (date)						
	☐ I personally served	the summons on the indivi	dual at (place)				
			on (date)	; or			
	☐ I left the summons	at the individual's residenc	e or usual place of abode with (name)				
	, a person of suitable age and discretion who resides there,						
	on (date)	, and mailed a cop	by to the individual's last known address; or				
	☐ I served the summo	ons on (name of individual)			, who is		
	designated by law to accept service of process on behalf of (name of organization)						
			on (date)	; or			
	☐ I returned the sumn	nons unexecuted because			; or		
	☐ Other (<i>specify</i>):						
	My fees are \$	for travel and \$	for services, for a total of \$		·		
	I declare under penalty	of perjury that this inform	ation is true.				
Date:							
			Server's signature				
			Printed name and title				
			Server's address				

Additional information regarding attempted service, etc:

United States District Court

for the

District of No.

	District of	New Jersey		
Paula Jense	en			
v.)) Civil Action No.		
Pressler and Pressler LLP; Midland Funding LLC; and Does 1-100, inclusive)))		
Defendants	SUMMONS IN A	A CIVIL ACTION		
To: (Defendants' name and address)	Midland Funding LLC 8875 Aero Drive, Suite 2 San Diego, California 92			
A lawsuit has been fi	led against you.			
days if you are the United St described in Fed. R. Civ. P. 1	ates or a United States age (2 (a)(2) or (3) — you must Rule 12 of the Federal Ru	n you (not counting the day you received it) — or 60 ency, or an officer or employee of the United States st serve on the plaintiff an answer to the attached les of Civil Procedure. The answer or motion must be me and address are:		
	LEMBERO 1100 Sum Stamford,			
If you fail to respond complaint. You also must file		be entered against you for the relief demanded in the with the court.		
		CLERK OF COURT		
Date:		Signature of Clerk or Deputy Clerk		

AO 440 (Rev. 12/09) Summons in a Civil Action (Page 2)

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was re	ceived by me on (date)						
	☐ I personally served	the summons on the individu	al at (place)				
			on (date)	; or			
	☐ I left the summons	at the individual's residence of	or usual place of abode with (name)				
		, a person of suitable age and discretion who resides there,					
	on (date), and mailed a copy to the individual's last known address; or						
	☐ I served the summo	ons on (name of individual)		, who is			
	designated by law to accept service of process on behalf of (name of organization)						
			on (date)	; or			
	☐ I returned the sumr	mons unexecuted because		; or			
	☐ Other (<i>specify</i>):						
	My fees are \$	for travel and \$	for services, for a total of \$				
	I declare under penalty	y of perjury that this informati	on is true.				
Date:							
			Server's signature				
			Printed name and title				
			Frintea name ana titte				
			Server's address				